

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1. (Currently Amended) In a relationship between a customer, a transaction provider and a service provider, the transaction provider providing money transfer services for the customer and the customer having an account associated with a convenience card, a system for enhancing customer loyalty in money transfer transactions, the system comprising:

a communication network, the communication network being configured to transport information relating to the money transfer services provided by the transaction provider;

a point of sale device in communication with the communication network, the point of sale device being located at a particular origination location and configured to:

(a) receive an identifier, the identifier including sufficient identifying information to allow the transaction provider to identify the customer's account;

(b) receive a request from the customer to process a money transfer transaction to a particular destination location; and

(c) transmit the identifier and the request to process a money transfer transaction; and

a transaction provider control in communication with the communication network and further in communication with a service provider, the transaction provider control being configured to:

(a) receive the identifier and the request to process a money transfer transaction from the point of sale device;

(b) identify the customer's account based on the identifying information included in the identifier;

(c) return to the point of sale device stored transaction information identifying prior money transfer recipients of the customer for use by the point of sale device to

automatically prepare a transaction form associated with the request to process the money transfer transaction; and

(d) credit the customer's account with an award associated with the request to process a money transfer transaction, the award being redeemable by the customer for **credit toward the purchase of a product from a discount on another financial transaction provided** the service provider.

2. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 1, wherein the point of sale device is further configured to receive the identifier by reading the identifier from the convenience card as the convenience card is swiped through the point of sale device.

3. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 1, wherein the identifier is a telephone number.

4. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 1, wherein the service provider is a merchant, and wherein the product is a tangible good.

5. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 1, wherein the service provider is a telecommunication service provider, and wherein the product is a telecommunication service.

6. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 5, wherein the award credited to the customer's account by the transaction provider control comprises sufficient credit to allow the customer to place a telephone call of a certain duration from the particular origination location to the particular destination location.

7. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 1, wherein the transaction provider control comprises a database, which includes information about the customer's account.

8. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 7, wherein the transaction provider control is further configured to update the second account with information related to the money transfer transaction.

9. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 1, wherein the service provider comprises a service provider control in communication with the transaction provider control, the service provider control comprising a database, which includes information about the customer's account.

10. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 1, wherein the customer's account is maintained by the transaction provider.

11. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 1, wherein the customer's account is maintained by the service provider.

12. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 11, wherein crediting the customer's account with an award comprises sending a message to the service provider, the message including sufficient information to indicate the amount of the credit to be awarded to the customer's account.

13. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 12, wherein the message specifies the amount of credit to be awarded to the customer's account.

14. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 12, wherein the message includes sufficient information about the

money transfer transaction to allow the service provider to determine the amount of credit to be awarded to the customer's account.

15. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 14, wherein the message comprises information about the particular destination location and the particular origination location.

16. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 11, wherein the customer's account is a first account, and wherein the convenience card is further associated with a second account maintained by the transaction provider.

17. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 16, wherein the transaction provider control is further configured to update the second account with information related to the money transfer transaction.

18. (Original) A system for enhancing customer loyalty in money transfer transactions as recited in claim 1, wherein the particular origination location and the particular destination location are the same location.

19. (Previously Presented) A system for enhancing customer loyalty in money transfer transactions as recited in claim 1, wherein the award is based on a determinant selected from the group consisting of the amount of the money transfer transaction, the origination location of the money transfer transaction, the destination location of the money transfer transaction, the timing of the money transfer transaction, an amount of a service fee associated with the money transfer transaction, and a type of money transfer transaction requested.

20. (Currently Amended) A system for enhancing customer loyalty in money transfer transactions, the system comprising:

a transaction provider control in communication with a third-party service provider;

a point of sale device in communication with the transaction provider control, wherein the point of sale device comprises a processor and a storage medium, and wherein the storage medium includes instructions executable by the processor to:

receive an identifier associated with a convenience card, wherein the convenience card is associated with an account at the service provider;  
receive a request for a money transfer transaction; and  
transmit the money transfer transaction request to the transaction provider control for execution;

wherein the transaction provider control comprises a second processor and a second storage medium, and wherein the second storage medium includes instructions executable by the second processor to:

receive a money transfer transaction request from the point of sale device;  
receive the identifier from the point of sale device;  
associate the money transfer transaction with the identifier;  
return to the point of sale device stored transaction information identifying prior money transfer recipients associated with the identifier for use by the point of sale device to automatically prepare a transaction form associated with the request for the money transfer transaction; and

transmit a request to the third-party service provider to add credit to the service provider account associated with the convenience card, wherein the credit comprises points redeemable for goods and services is based at least in part on the money transfer transaction.

21. (Canceled)

22. (Previously Presented) The system of claim 20, wherein the transaction provider control comprises a third storage medium, the third storage medium comprising a database including a transaction provider account associated with the convenience card, and wherein the second storage medium includes instructions executable by the second processor to

update the transaction provider account with information related to the requested money transfer transaction.

23. (Currently Amended) A money transfer convenience card that can be used to facilitate a money transfer transaction through a transaction provider, wherein the money transfer convenience card is associated with an account, such that when the money transfer convenience card is used to facilitate a money transfer transaction through the transaction provider, an award is credited to the account associated with the convenience card, the award being redeemable ~~toward the purchase of a product from a service provider~~ as a credit comprising a cash or cash-equivalent balance and being based at least in part on the money transfer transaction, the money transfer convenience card having stored thereon a list of recent money transfer transactions usable to initiate a subsequent money transfer transaction to a recipient identified in the list of recent money transfer transactions.

24. (Original) A money transfer convenience card as recited in claim 23, wherein the service provider is a telecommunication service provider, and wherein the certain amount of credit can be used toward the purchase of a telecommunication service.

25. (Original) A money transfer convenience card as recited in claim 24, wherein the telecommunication service is telephone service, wherein the money transfer transaction has a certain origination location and a certain destination location, and wherein the award is sufficient to allow a telephone call of a certain duration between the certain origination location and the certain destination location.

26. (Previously Presented) A money transfer convenience card as recited in claim 23, wherein the award is based on a determinant selected from the group consisting of the amount of the money transfer transaction, the origination location of the money transfer transaction, the destination location of the money transfer transaction, the timing of the money transfer transaction, an amount of a service fee associated with the money transfer transaction, and a type of money transfer transaction requested.

27. (Original) A money transfer convenience card as recited in claim 23, wherein the account is maintained by the transaction provider.

28. (Original) A money transfer convenience card as recited in claim 23, wherein the account is maintained by the service provider.

29. (Original) A money transfer convenience card as recited in claim 28, wherein the customer's account is a first account, and wherein the convenience card is further associated with a second account maintained by the transaction provider.

30. (Currently Amended) In a relationship between a customer, a transaction provider and a service provider, the transaction provider providing money transfer services for the customer and the customer having an account, the account being associated with a convenience card, a method for enhancing customer loyalty in money transfer transactions, the method comprising:

receiving, at point of sale device, a request from a customer to process a money transfer transaction, wherein the money transfer transaction has a certain origination location ~~and a certain destination location;~~

receiving an identifier, at a point of sale device, the identifier including sufficient identifying information to allow the customer's account to be identified;

identifying, by communicating with a transaction provider processor, the customer's account based on the identifying information included in the identifier;

using stored transaction information identifying prior money transfer recipients of the customer obtained from the customer's account to automatically prepare a transaction form ~~associated with the request to process the money transfer transaction which includes a plurality of possible requests, each possible request correlating to a different prior transaction;~~

visually displaying the transaction form at the point of sale device;  
receiving a selection from the customer of one of the plurality of possible requests; and

crediting an account with an award, **by communicating with the transaction provider processor**, based at least in part upon the requested money transfer transaction, the award being redeemable by the customer for credit toward the purchase of a product from a service provider.

31. (Original) A method for enhancing customer loyalty in money transfer transactions as recited in claim 30, wherein receiving an identifier comprises receiving an identifier from a convenience card associated with the customer's account.

32. (Currently Amended) A method for enhancing customer loyalty in money transfer transactions as recited in claim 31, wherein receiving an identifier comprises reading an identifier from a convenience card swiped through **[[a]] the** point of sale device.

33. (Original) A method for enhancing customer loyalty in money transfer transactions as recited in claim 30, wherein the identifier is a telephone number.

34. (Original) A method for enhancing customer loyalty in money transfer transactions as recited in claim 30, wherein the account is maintained by the transaction provider.

35. (Original) A method for enhancing customer loyalty in money transfer transactions as recited in claim 30, wherein the account is maintained by the service provider.

36. (Original) A method for enhancing customer loyalty in money transfer transactions as recited in claim 30, wherein crediting the customer's account with an award comprises sending a message to the service provider, the message including sufficient information to indicate the amount of the credit to be awarded to the customer's account.

37. (Original) A method for enhancing customer loyalty in money transfer transactions as recited in claim 36, wherein the message specifies the amount of credit to be awarded to the customer's account.



38. (Original) A method for enhancing customer loyalty in money transfer transactions as recited in claim 36, wherein the message includes sufficient information about the money transfer transaction to allow the service provider to determine the amount of credit to be awarded to the customer's account.

39. (Original) A method for enhancing customer loyalty in money transfer transactions as recited in claim 38, wherein the message comprises information about the particular destination location and the particular origination location.

40. (Original) A method for enhancing customer loyalty in money transfer transactions as recited in claim 35, wherein the account is a first account, and wherein the convenience card is further associated with a second account maintained by the transaction provider.

41. (Original) A method for enhancing customer loyalty in money transfer transactions as recited in claim 30, wherein the service provider is a merchant, and wherein the product is a tangible good.

42. (Original) A method for enhancing customer loyalty in money transfer transactions as recited in claim 30, wherein the service provider is a telecommunication service provider and wherein the product is a telecommunication service.

43. (Original) A method for enhancing customer loyalty in money transfer transactions as recited in claim 42, wherein the award credited to the customer's account by the transaction provider control comprises sufficient credit to allow the customer to place a telephone call of a certain duration from the particular origination location to the particular destination location.

44. (Original) A method for enhancing customer loyalty in money transfer transactions as recited in claim 30, wherein the particular origination location and the particular destination location are the same location.

45. (Previously Presented) A method for enhancing customer loyalty in money transfer transactions as recited in claim 30, wherein the award is based on a determinant selected from the group consisting of the amount of the money transfer transaction, the origination location of the money transfer transaction, the destination location of the money transfer transaction, the timing of the money transfer transaction, an amount of a service fee associated with the money transfer transaction, and a type of money transfer transaction requested.

46. (Original) A method for enhancing customer loyalty in money transfer transactions as recited in claim 30, further comprising updating the account with information related to the money transfer transaction.

47. (Currently Amended) A method for enhancing customer loyalty in money transfer transactions, the method comprising:

receiving, at a point of sale device, an identifier associated with a money-transfer convenience card, wherein the money-transfer convenience card is associated with an account at a third-party service provider;

using the identifier via the point of sale device to obtain stored transaction information identifying prior money transfer recipients associated with the money-transfer convenience card;

automatically, at the point of sale device, preparing a transaction form for a money transfer transaction using at least a portion of the stored information;

visually displaying the transaction form with the point of sale device;

processing the money transfer transaction by communicating with a transaction provider processor;

associating the money transfer transaction with the identifier; and

adding credit to the account at the third-party service provider, by communicating with a third-party service provider processor, wherein the credit is based at least in part on the money transfer transaction, and at least in part on the money transfer

**transaction having at least one similarity with a prior money transfer transaction performed with the money-transfer convenience card.**

48. (Currently Amended) In a relationship between a customer, a transaction provider and a service provider, the transaction provider providing money transfer services for the customer and the customer having an account, the account being associated with a convenience card, a method for enhancing customer loyalty in money transfer transactions, the method comprising:

receiving at a point of sale device an identifier from a convenience card, the identifier including sufficient identifying information to allow the transaction provider to identify the customer's account, the point of sale device being situated at a particular origination location;

receiving at the point of sale device a request from the customer to process a money transfer transaction to a particular destination location;

transmitting via a communication network the identifier and the request to process a money transfer transaction;

receiving at a transaction provider control the identifier and the request to process a money transfer transaction;

identifying the customer's account based on the identifying information included in the identifier;

returning to the point of sale device stored transaction information identifying prior money transfer recipients of the customer for use by the point of sale device to automatically prepare a transaction form associated with the request to process the money transfer transaction; **and**

**calculating an amount of prepaid telephone service credit sufficient to allow the customer to place a telephone call of a certain duration from the origination location to the destination location, such that the customer can call a receiving party near the destination location to inform the receiving party that the customer has placed a request to process a money transfer transaction to the destination location; and**

crediting the customer's account with an award, ~~the award being equivalent to the calculated amount of prepaid telephone service credit and~~ based at least in part on the request to process a money transfer transaction, and at least in part on the money transfer transaction having an identical recipient as a prior money transfer transaction performed for the customer.

49. (Currently Amended) In a relationship between a customer, a transaction provider and a service provider, the transaction provider providing money transfer services for the customer and the customer having an account, the account being associated with a convenience card, a system for enhancing customer loyalty in money transfer transactions, the system comprising:

a communication network, the communication network being configured to transport information relating to the money transfer services being provided by the transaction provider;

means for receiving an identifier from the convenience card, the identifier including sufficient identifying information to allow the transaction provider to identify the customer's account with the transaction provider, the means for receiving an identifier from the convenience card being situated at a particular origination location;

means for receiving a request from the customer to process a money transfer transaction to a particular destination location to pay for a purchase of a good;

means for transmitting via the communication network the identifier and the request to process a money transfer transaction;

means for receiving via the communication network the identifier and the request to process a money transfer transaction;

means for identifying the customer's account based on the identifying information included in the identifier;

means for returning to the point of sale device stored transaction information identifying prior money transfer recipients of the customer for use by the point of sale device to

automatically prepare a transaction form associated with the request to process the money transfer transaction; and

~~means for calculating an amount of prepaid telephone service credit sufficient to allow the customer to place a telephone call of a certain duration from the origination location to the destination location, such that the customer can call a receiving party near the destination location to inform the receiving party that the customer has placed a request to process a money transfer transaction to the destination location; and~~

means for determining a prevailing price for the good at a location of the customer;

means for crediting the customer's account with an award, ~~the award being equivalent to the calculated amount of prepaid telephone service credit and~~ based at least in part on the request to process a money transfer transaction, and at least in part on the prevailing price for the good.

50. (Currently Amended) In a relationship between a customer, a transaction provider and a service provider, the transaction provider providing money transfer services for the customer and the customer having an account, the account being associated with a convenience card, a system for enhancing customer loyalty in money transfer transactions, the system comprising:

a communication interface;

a processor in communication with the communication interface; and

a computer readable medium in communication with the processor, the computer readable medium comprising instructions executable by the processor to:

receive an identifier associated with an account;

receive a request to process a money transfer transaction;

use the identifier to obtain stored transaction information identifying prior money transfer recipients associated with the convenience card;

automatically prepare a transaction form for a money transfer transaction using at least a portion of the stored information;

process the money transfer transaction; and  
credit the account with an award **larger than a default award** based at least in part upon the requested money transfer transaction, **and at least in part on the time of day of the requested money transfer transaction being an underutilized time of the service provider**, the award being redeemable by the customer for credit toward the purchase of a product from a service provider.

51. (Currently Amended) In a relationship between a customer, a transaction provider and a service provider, the transaction provider providing money transfer services for the customer and the customer having an account, the account being associated with a convenience card, a system for enhancing customer loyalty in money transfer transactions, the system comprising:

- a communication interface;
- a processor in communication with the communication interface; and
- a computer readable medium in communication with the processor, the computer readable medium comprising instructions executable by the processor to:
  - receive from a point of sale device an identifier associated with a convenience card, the identifier including sufficient identifying information to allow the transaction provider to identify the customer's account;
  - receive from a point of sale device a request from the customer to process a money transfer transaction from a particular origination location to a particular destination location;
  - identify the customer's account based on the identifying information included in the identifier;
  - return to the point of sale device stored transaction information identifying prior money transfer recipients of the customer for use by the point of sale device to automatically prepare a transaction form associated with the request to process the money transfer transaction; **and**

~~calculate an amount of prepaid telephone service credit sufficient to allow the customer to place a telephone call of a certain duration from the origination location to the destination location, such that the customer can call a receiving party near the destination location to inform the receiving party that the customer has placed a request to process a money transfer transaction to the destination location; and~~

credit the customer's account with an award smaller than a default award, ~~the award being equivalent to the calculated amount of prepaid telephone service credit and~~ based at least in part on the request to process a money transfer transaction, and at least in part on the time of day of the money transfer transaction being an heavily utilized time of the service provider.